

DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

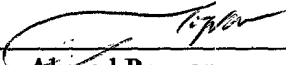
As the below named inventors, we hereby declare that:

Our residences, post office addresses and citizenship are as stated below next to our names. We believe that we are the original, first and sole inventors of the subject matters which is claimed and for which a patent is sought on the invention entitled ELECTRONIC CASH CARD, the specification of which is attached hereto.

We hereby state that we have reviewed and understand the contents of the above identified specification including the claims.

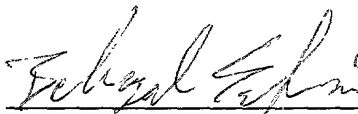
We acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, code of Federal Regulations, para. 1.56 (a) and are aware of the criminal penalties for false statements hereunder.

We hereby appoint James W. Hiney, Esq., a member of the bars of the District of Columbia and the Commonwealth of Virginia and the U.S. Patent Office, Reg. No. 24, 705, with offices at 1872 Pratt Drive, Suite 1100, Blacksburg, VA 24060 as our attorney to prosecute this application to issue with full power of substitution and revocation, to transact all business with the U.S. Patent and Trademark Office in connection herewith and to receive the Patent Grant.



Ahmad Razvan (Seal)
1872 Pratt Drive, Suite 1630
Blacksburg, Virginia 24060

3-16-2001
Date



Behzad Erfani (Seal)
10308 Brittenford Drive
Vienna, Virginia 22182

3/16/2001
Date

FORM1.DOC

Application for U. S. Patent by : Kami Razvan

Attorney Docket No. KR 4

For: Electronic Cash Card

VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS
(37 CFR 1.9 (f) and 1.27 (c) --- SMALL BUSINESS CONCERN

I hereby declare that I am a small business concern.

I hereby declare that the above identified small business concern or individual qualifies as a small business concern and defined in 13 CFR 121.3-18, and reproduced in 37 CFR 1.9 (d), for purposes of paying reduced fees under section 41 (a) and (b) of Title 35, United States Code, in that the number of employees for the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement (1) the number of employees of the business is the average over the previous fiscal year of the concern of the persons employed on a full-time basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties control or has the power to control both.

I also hereby declare that rights under contract or law have been exclusively conveyed to and remain with the small business concern identified above with regard to the invention, entitled ELECTRONIC CASH CARD, invented by myself.

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting from loss of entitlement to small entity status prior to paying, or at any time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28 (b))

I hereby declare that all statements made herein are of my own knowledge are true and that all statements made on information and belief are believed to be true, and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 19 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Name of person signing: Kami Razvan

Address of person signing: 1872 Pratt Drive , Blacksburg, VA 24060

Signature  Date 3-15-2001

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of

Attorney Docket No. KR 4

Inventors: Kami Razvan et al

Serial No. _____

Filed: March, ____, 2001

For: Electronic Cash Card

INFORMATION DISCLOSURE STATEMENT PURSUANT TO 37CFR 1.97 (b)

Honorable Commissioner of Patents and Trademarks
Washington, D. C. 20231

Sir:

The attention of the Patent and Trademark Office is hereby directed to the documents listed on the attached Form PTO-1449.

No fee or certification is required in connection with this Information Disclosure Statement since it is being filed with the specification and drawings.

It is respectfully requested that these documents be expressly considered during the prosecution of this application and that the references cited on the attached Form PTO-1449 be made of record therein and appear on the first page of any patent to issue therefrom.

Respectfully submitted,

Attorney for Applicant
James W. Hiney, Esq.
Reg. No. 24,705

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